

SYSTEM AND METHOD FOR PROVIDING eSERVICES**ABSTRACT OF THE DISCLOSURE**

5 The present system and method involves a multi-application terminal that comprises
a memory for storing a plurality of payment and non-payment applications, a memory
management unit for separating said applications in said memory. This permits said non-
payment applications to exist side-by-side with said payment application without requiring
10 additional certification. The multi-application terminal also comprises a processor for
executing one or more applications, said memory management unit operable to assign a
protected region within said memory to each application being executed by said processor.
Said payment applications are operable to provide payment related services over a secured
financial network and said non-payment applications operable are to provide non-payment
related services over an open network.